

STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of Financial and Insurance Regulation

In the matter of:

Office of Financial and Insurance Regulation

Enforcement Case No.08-06794

Petitioner,

v

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY,

Respondent

Issued and entered
on 1/9/2009
by Stephen R. Miller,
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

A. Findings of fact and conclusions of law

1. Contrary to R 500.2212(5), Respondent failed to submit to the Commissioner by July 1, 2007, a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses or to submit a letter certifying that Respondent had no forms in effect in Michigan.
2. Based on the foregoing conduct, Respondent has violated R 500.2212.

B. Order

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Commissioner ORDERS that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate R 500.2212.
2. Respondent shall immediately submit to the Commissioner a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses, or to submit a letter certifying that Respondent has no forms in effect in Michigan.

**STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of Financial and Insurance Regulation

In the matter of:

Office of Financial and Insurance Regulation,

Enforcement Case No. 08-06465

Petitioner,

v

FIDELITY NATIONAL INSURANCE COMPANY,

Respondent

Issued and entered
on 1/8/2009
by Stephen R. Hilker,
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

A. Findings of fact and conclusions of law

1. Contrary to R 500.2202(e), Respondent failed to submit to the Commissioner by April 1, 2007, a list certified as complete and accurate of all forms in effect in Michigan containing discretionary clauses or to submit a letter certifying that Respondent has no forms in effect in Michigan.
2. Based on the foregoing conduct, Respondent has violated R 500.2202.

B. Order

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Commissioner ORDERS that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate R 500.2202.
2. Respondent shall immediately submit to the Commissioner a list certified as complete and accurate of all forms in effect in Michigan containing discretionary clauses, or submit a letter certifying that Respondent has no forms in effect in Michigan.

3. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Regulation, a fine in the amount of \$1,000. The fine shall be paid within thirty (30) days of the date of entry of this Order.



Chief Deputy Commissioner